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B1 (Official Form 1) (04/13)	ocument	Page 1 of 9	54			
United States Ban		· ·				
Northern District of Illing				Voluntar	y Petition	
	Dis Lastern	DIVISION				
Name of Debtor (if individual, enter Last, First, Middle):		Name of Joint Debtor (Spouse) (Last, First, Middle)				
Natasha, Latasha Shonta	ae					
All Other Names used by the Debtor in the last 8 years (include married and trade names):	All Other Names use maiden and trade na		or in the last 8 years (inclu	de married,		
ast four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Comp if more than one, state all) * ***-**-0538	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) *					
Street Address of Debtor (No. & Street, City, and State):		Street Address of Join	nt Debtor (No. & Str	eet, City, and State):		
2415 N. Mannheim Rd. # 256						
Franklin Park, IL	60131					
County of Residence or of the Principal Place of Business:	County of Residence	or of the Principal P	lace of Business:			
COOK						
Mailing Address of Debtor (if different from street address)		Mailing Address of Joint Debtor (if different from street address):				
,						
Location of Principal Assets of Business Debtor (if different from street	address above):					
Type of Debtor (Form of Organization) (Check one box)	Nature of (Check o		· · · · · · · · · · · · · · · · · · ·			
Individual (includes Joint Debtors)	☐ Heath Care Busin	ness	Chapter 7	☐ Chapter 15 Petil	•	
See Exhibit D on page 2 of this form	Single Asset Rea defined in 11 U.S		☐ Chapter 9	of a Foreign Ma	•	
☐ Corporation (includes LLC & LLP)	Railroad	,	☐ Chapter 11 ☐ Chapter 12			
☐ Partnership	Stockbroker Commodity Broke	er	Chapter 13	•	nmain Proceeding	
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Clearing Bank ☐ Other					
Chapter 15 Debtors	Tax-Exem			Nature of Debts (Check of	one Box)	
Country of debtor's center of main interests:		debts, defined in 11 U.S.C. primarily ser Title 26 of the \$ 101(8) as "incurred by an business ode (the Internal individual primarily for a personal,		☐ Debts are primarily business debts.		
Filing Fee (Check one box)		Check one box	Cha	pter 11 Debtors		
■ Filing Fee attached □ Filing Fee to be paid in installments (applicable in individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.		☐ Debtor is a sma ☐ Debtor is not a : Check if: ☐ Debtor's aggreginsiders or aff	small business debt gate noncontingent li liates) are less than ever theree years the	is defined in 11 U.S.C. § 1 or as defined in 11 U.S.C. iquidated debts (excluding \$2,343,300. (amount sub hereafter).	§ 101(51D) debts owed to	
☐ Filing Fee wavier requested (applicable to chapter 7 individuals only attach signed application for the court's consideration. See Official	·	A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one of more classes of creditors, in accoordance with 11 U.S.C. § 1126(b).				
Statistical/Administrative Information				This space	is for court use only40.00	

Statistical/Adm	Statistical/Administrative Information								
☐ Debtor estimates that funds will be available for distribution to unsecured creditors.									
	nates that, afte able for distribut			luded and adm	inistrative expe	enses paid, the	ere will be no		
Estimated Number	r of Creditors								
1-	50-	100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over
49	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000
Estimated Assets		_	_	_	_	_		_	_
\$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than
\$50,000	\$100,000	\$500,000	to \$1	to \$10	to \$50	to \$100	to \$500	to \$1billion	\$1 billion
			million	million	million	million	million		
Estimated Liabilit	ies								
\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than
\$50,000	\$100.000	\$500.000	to \$1	to \$10	to \$50	to \$100	to \$500	to \$1billion	\$1 billion

million

million

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million

million

Case 15-09787 Doc 1 Filed 03/19/15 Entered 03/19/15 11:53:23 Desc Main B1 (Official Form 1) (12/11)) Document Page 2 of 54 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Latasha Shontae Natasha All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Nicholas Jacob Tepeli Dated: 03/19/2015 Nicholas Jacob Tepeli **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) П Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

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Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

possession was entered, and

period after the filing of the petition.

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s) Latasha Shontae Natasha

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Latasha Shontae Natasha

Latasha Shontae Natasha

Dated: 03/19/2015

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signature of Attorney

/s/ Nicholas Jacob Tepeli

Signature of Attorney for Debtor(s)

Nicholas Jacob Tepeli

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 03/19/2015

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Latasha Shontae Natasha / Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Latasha Shontae Natasha							
	I certify under penalty of perjury that the information provided above is true and correct. Dated: 03/19/2015 /s/ Latasha Shontae Natasha							
l ceri	I certify under penalty of periury that the information provided above is true and correct							
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.							
	Active military duty in a military combat zone.							
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);							
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);							
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]							
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.							
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]							
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.							
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.							

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Latasha Shontae Natasha / Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
	Active military duty in a military combat zone.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
l cer	tify under penalty of perjury that the information provided above is true and correct.	

Record # 631431

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B6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Latasha Shontae Natasha / Debtor

In re

Case No. Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES NO	NO. OF	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$1,000	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$9,065	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$500	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$88,443	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$996
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,193
TOTALS			\$1,000 TOTAL ASSETS	\$98,008 TOTAL LIABILITIES	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Latasha Shontae Natasha / Debtor

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11							
U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below							
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any						
THE R. P. LEWIS CO. LEWIS							

This information is for statistical purposes only under 28 U.S.C § 159

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount		
Domestic Support Obligations (From Schedule E)	\$0.00		
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E) \$500.00			
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00		
Student Loan Obligations (From Schedule F)	\$47,127.00		
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00		
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00		
TOTAL	\$47,627.00		

State the following:

Average Income (from Schedule I, Line 16)	\$996.15
Average Expenses (from Schedule J, Line 18)	\$1,193.33
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$1,633.62

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$9,065.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$500.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$88,443.26
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$97,508.26

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UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Latasha Shontae Natasha / Debtor

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Judge:

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Ma	rket Value of Real	Property	\$0.00	

(Report also on Summary of Schedules) \$0.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Latasha Shontae Natasha / Debtor

In re

Banl	kruptc	y Doc	ket #:
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Judge:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.	X			
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.				
		Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.		\$500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$200
06. Wearing Apparel		Necessary wearing apparel.		\$200
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$100
08. Firearms and sports, photographic, and other hobby equipment.	X			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

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Document Page 10 of 54 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Latasha Shontae Natasha / Debtor

In re

Ban	kru	ptcy	Doc	ket:	#:
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Judge:

SCHEDULE B - PERSONAL PROPERTY								
Type of Property	N O N E	Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured				
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X							
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X							
13. Stocks and interests in incorporated and unincorporated businesses.	X							
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X							
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X							
16. Accounts receivable	X							
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X							
 Other liquidated debts owing debtor including tax refunds. Give particulars. 	X							
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X							
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X							
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X							
22. Patents, copyrights and other intellectual property. Give particulars.	X							
23. Licenses, franchises and other general intangibles	X							
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X							
25. Autos, Truck, Trailers and other vehicles and accessories.		2008 Chevy Uplander		\$0				

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Latasha Shontae Natasha / Debtor

In re

Bankruptcy Docket #	:v Docket#	ruptcy	Banl
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Judge:

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY							
Type of Property	N O N E	Description and Location of Property	۷ ا	Current Value of Debtor's Interest in Property, Without Deducting Any Secured			
26. Boats, motors and accessories.	X						
27. Aircraft and accessories.	X						
28. Office equipment, furnishings, and supplies.	X						
29. Machinery, fixtures, equipment, and supplie used in business.	X						
30. Inventory	X						
31. Animals		Family Pets/Animals.		\$0			
32. Crops-Growing or Harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						
		Tot	al	\$1,000.00			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Latasha Shontae Natasha / Debtor

In re

Bankruptcy	Docket #:
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Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146.450.*
11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	* Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
04. Household goods and furnishings.			
Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.	735 ILCS 5/12-1001(b)	\$ 500	\$500
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 200	\$200
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 200	\$200
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 100	\$100
31. Animals			
Family Pets/Animals.	735 ILCS 5/12-1001(b)	\$ 0	\$0

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Latasha Shontae Natasha / Debtor

In re

Bankruptcy	Docket	#:
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Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Addre Including Zip and Account Numb (See Instructions Above)	ss debtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
1 Honor Finance Attn: Bankruptcy Dept. 1731 Central St Evanston IL 60201 Acct #: 3203492901			Dates: 2013-11-23 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$0.00 Intention: Surrender *Description: 2008 Chevy Uplander				\$9,065	\$0

Total \$9,065

\$0

(Report also on Summary of Schedules)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Latasha Shontae Natasha / Debtor

U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

In re

Bankruptcy Docket #:

Judge:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule . Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal quardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

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* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment. Unliquidated Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address W **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С Priority **IRS Priority Debt** Bankruptcy Dept. Federal Income Tax \$500 \$500 Reason: PO Box 7346 Dates: 2012 Philadelphia PA 19101 Acct #: **Total Amount of Unsecured Priority Claims** \$ 500 \$ 500

(Report also on Summary of Schedules)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Latasha Shontae Natasha / Debtor

In re

Acct #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. Date Claim Was Incurred and Codebtor Creditor's Name, Mailing Address Including Amount of W Consideration For Claim. **Zip Code and Account Number** Claim If Claim is Subject to Setoff, So State (See Instructions Above) Abc payday Dates: Bankruptcy Dept \$100 Reason: 333 Naamans Rd. Ste. 15a Claymont DE 19703 Acct #: <u>AT T</u> Dates: 2013-2014 C/O Enhanced Recovery CO L Reason: Collecting for Creditor \$236 8014 Bayberry Rd Jacksonville FL 32256 Acct #: 84350229 **Bank of America** Dates: **Bankruptcy Department** Reason: Credit Card or Credit Use PO Box 15168 Wilmington DE 19850 Acct #: **Bank of America** Dates: **Bankruptcy Department** Reason: Credit Card or Credit Use \$100 PO Box 15168 Wilmington DE 19850

Record # 631431 B6F (Official Form 6F) (12/07) Page 1 of 6

Latasha Shontae Natasha / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
5	BANK OF America N.A. C/O Clear Spring LOAN SERV 7668 Warren Pkwy Ste 325 Frisco TX 75034 Acct #: 10096861008			Dates: 2011-2013 Reason: Collecting for Creditor				\$6,410
6	Bank of America Mortgage Bankruptcy Department PO Box 9000 Getzville NY 14068-9000 Acct #:			Dates: Reason:				\$0

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Pierce & Associates Bankruptcy Dept. 1 N. Dearborn St. #1300 Chicago IL 60602

7 Chase Bank Bankruptcy Department PO Box 15298 Wilmington DE 19850	Dates: Reason: Credit Card or Credit Use	\$100
Acct #:		
8 Check Into Cash of Illinois Bankruptcy Department 1637 S. Cicero Cicero IL 60650	Dates: Reason: PayDay Loan	\$500
Acct #:		
9 <u>City Of Berwyn</u> Bankruptcy Dept 6401 W. 31st St Berwyn IL 60402	Dates: Reason: Fines	\$0
Acct #:		
10 Comcast Cable Communications C/O Enhanced Recovery CO L 8014 Bayberry Rd Jacksonville FL 32256	Dates: 2013-2013 Reason: Collecting for Creditor	\$468
Acct #: 71040726		

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Latasha Shontae Natasha / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Cre	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
Ва 17 Ма	evon financial ankruptcy Dept. 02 W. Madison St. aywood IL 60153 cct #:			Dates: Reason:				\$700
C/ 45 Ja	SH Network O Stellar Recovery INC 00 Salisbury Rd Ste 10 cksonville FL 32216 cct #: 9053201			Dates: 2013-2014 Reason: Collecting for Creditor				\$441
Ba PC Ch	quable Ascent Financial LLC ankruptcy Department D Box 701 nesterfield MO 63006 act #:			Dates: Reason: Credit Card or Credit Use				\$3,314

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Clerk, Fifth Mun. Div. Bankruptcy Dept. 10220 S. 76th Ave., #121 Bridgeview IL 60455

Weltman, Weinberg & Reis Co. Bankruptcy Dept. 180 N. LaSalle St., Ste. 2400 Chicago IL 60601

14 FED LOAN SERV Attn: Bankruptcy Dept. Po Box 60610 Harrisburg PA 17106 Acct #: 8530068123FD00001	Dates: 2011-2014 Reason: Loan or Tuition for Education	\$8,895
15 FED LOAN SERV Attn: Bankruptcy Dept. Po Box 60610 Harrisburg PA 17106 Acct #: 8530068123FD00002	Dates: 2011-2014 Reason: Loan or Tuition for Education	\$1,166

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Latasha Shontae Natasha / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
16 <u>FED LOAN SERV</u> Attn: Bankruptcy Dept. Po Box 60610 Harrisburg PA 17106			Dates: 2012-2014 Reason: Loan or Tuition for Education				\$4,447	
Acct #: 8530068123FD00003								
17 <u>FED LOAN SERV</u> Attn: Bankruptcy Dept. Po Box 60610 Harrisburg PA 17106			Dates: 2012-2014 Reason: Loan or Tuition for Education				\$2,127	
Acct #: 8530068123FD00004								
18 FED LOAN SERV Attn: Bankruptcy Dept. Po Box 60610 Harrisburg PA 17106			Dates: 2012-2014 Reason: Loan or Tuition for Education				\$2,901	
Acct #: 8530068123FD00005								
19 FED LOAN SERV Attn: Bankruptcy Dept. Po Box 60610 Harrisburg PA 17106 Acct #: 8530068123FD00006			Dates: 2012-2014 Reason: Loan or Tuition for Education				\$4,597	
20 FED LOAN SERV Attn: Bankruptcy Dept. Po Box 60610 Harrisburg PA 17106 Acct #: 8530068123FD00007			Dates: 2012-2014 Reason: Loan or Tuition for Education				\$783	
21 FED LOAN SERV Attn: Bankruptcy Dept. Po Box 60610 Harrisburg PA 17106			Dates: 2012-2014 Reason: Loan or Tuition for Education				\$2,821	
Acct #: 8530068123FD00008								
22 <u>Fifth Third Bank</u> Bankruptcy Dept. 251 N. Illinois St., Ste. 1000 Indianapolis IN 46202			Dates: Reason: Credit Extended to Debtor(s)				\$100	
Acct #:								

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Latasha Shontae Natasha / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Cr	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
A 1:	S M A C ttn: Bankruptcy Dept. 5303 S 94Th Ave Orland Park IL 60462			Dates: 2007-08-25 Reason:				\$16,609
A	cct #: 154911153996							
C P	GE Capital I/O Cavalry Portfolio SERV I/O Box 27288 empe AZ 85285			Dates: 2013-2013 Reason: Collecting for Creditor				\$3,314
Α	cct #: 18708951							
A P	ISBC BANK ttn: Bankruptcy Dept. o Box 9 uffalo NY 14240			Dates: 2007-2009 Reason: Credit Card or Credit Use				\$0
Α	cct #: NULL							
C P Te	ISBC BANK Nevada BEST BUY I/O Cavalry Portfolio SERV I/O Box 27288 I/O Box 27288			Dates: 2011-2011 Reason: Collecting for Creditor				\$981
27 <u>M</u> B 55	Midway park condo association ankruptcy Dept. 531 W. Midway Park chicago IL 60644 cct #:			Dates: Reason:				\$0
A 2 S	Secretary of State ttn: Safety & Financial Resp 701 S. Dirksen Pkwy. pringfield IL 62723 cct #:			Dates: Reason: Notice Only				\$0
29 <u>S</u> B 6 C	Sir Finance ankruptcy Department 140 N. Lincoln Ave. chicago IL 60659 cct #:			Dates: Reason: PayDay Loan				\$0
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Latasha Shontae Natasha / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
30 SLSC/EFS Attn: Bankruptcy Dept. Po Box 61047 Harrisburg PA 17106			Dates: 2006-2014 Reason: Loan or Tuition for Education				\$5,319
Acct #: 6713364770PA00001 31 SLSC/EFS Attn: Bankruptcy Dept. Po Box 61047 Harrisburg PA 17106			Dates: 2006-2014 Reason: Loan or Tuition for Education				\$14,071
Acct #: 6713364770PA00002 32 Sprint C/O Diversified Consultant 10550 Deerwood Park Blvd Jacksonville FL 32256			Dates: 2014-2014 Reason: Collecting for Creditor				\$3,432
Acct #: 24845940 33 State Farm Mutual Bankruptcy Dept. One State Farm Plaza Bloomington IL 61710 Acct #:			Dates: Reason: Auto Accident				\$1,000
34 Turner Acceptance CRP Attn: Bankruptcy Dept. 5900 W Howard St Skokie IL 60077 Acct #: 15105169			Dates: 2009-02-16 Reason:				\$1,069
35 WFDS Attn: Bankruptcy Dept. Po Box 1697 Winterville NC 28590 Acct #: 518090382895			Dates: 2007-2009 Reason: Personal Loan				\$2,442

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 88,443

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Latasha Shontae Natasha / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Check this box if debtor has no codebtors.

Latasha Shontae Natasha / Debtor	Bankruptcy Docket #:

Judge:

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

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Fill in this in	nformation to ident	ify your case:		
Debtor 1	Latasha	Shontae	Natasha	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
	, ,	the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS	Check if this is:
(ii idiowii)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date:
Official F	<u>orm B 6I</u>			MM / DD / YYYY
Schedul	e I: Your I	ncome		

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Dispatch		
	Occupation may Include student or homemaker, if it applies.	Employers name	Medspeed		
		Employers address	650 W. Grand		
			Elmhurst, IL 6012	6	3
		How long employed there?			
Pa	rt 2: Give Details About Month	-	nave nothing to report fo	r any line, write \$0 in the sp	pace. Include your non-filing
	spouse unless you are separated. If you or your non-filing spouse ha lines below. If you need more space	• • •		ill employers for that perso	n on the
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salar deductions). If not paid monthly, o	•	\$1,633.62	\$0.00	
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$1,633.62	\$0.00

Official Form B 6I Record # 631431 Schedule I: Your Income Page 1 of 2 Case 15-09787 Doc 1 Filed 03/19/15 Entered 03/19/15 11:53:23 Desc Main

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Case Number (if known) Document <u>Latasha</u> Shontae Debtor 1 First Name Middle Name Last Name

				For Debtor 1		Debtor 2 or filing spouse	
	Copy	y line 4 here	4.	\$1,633.62		\$0.00	
5.	List all	payroll deductions:					
	5a. T	Fax, Medicare, and Social Security deductions	5a.	\$521.04		\$0.00	
	5b. N	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00	
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00	
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00	
	5e. I	nsurance	5e.	\$116.44		\$0.00	
		Domestic support obligations	5f. -	\$0.00		\$0.00	
	_	Jnion dues	5g.	\$0.00		\$0.00	
		Other deductions. Specify:	5h.	\$0.00		\$0.00	
		e payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. _	\$637.48		\$0.00	
7. 0	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7. [\$996.15		\$0.00	
8. L	ist all	other income regularly received:					
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00		\$0.00	
	8b.	Interest and dividends	8b.	\$0.00		\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$0.00		\$0.00	
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00	
	8e.	Social Security	8e.	\$0.00		\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00	
		Include cash assistance and the value (if known) of any non-cash	-			40.00	
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
		Specify:					
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00	
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00	
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$996.15		\$0.00 =	\$996.15
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	+		ψο.σσ	Ψ330.10
11.	Incluother	e all other regular contributions to the expenses that you list in <i>Schedul</i> de contributions from an unmarried partner, members of your household, yr friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are resity.	our depende				44 PO 000
	Spec	лу				•	11. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Column 11.		•	applies		12. \$996.15
13.	X	ou expect an increase or decrease within the year after you file this forn No. Yes. Explain:	n?				
	Ш	•					

Fil	ll in this in	nformation to identify yo	our case:				
De	ebtor 1	Latasha	Shontae	Natasha	Check if this i	s:	
_		First Name	Middle Name	Last Name		nded filing	
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name		ement showing post as of the following of	t-petition chapter 13 date:
Uı	nited States	Bankruptcy Court for the : _	NORTHERN DISTRICT O	F ILLINOIS		. ()000/	
	ase Number	r		_	MM / DL) / YYYY	
						-	2 because Debtor 2
Off	icial F	orm B 6J			☐ maintain	is a separate house	ehold.
Sc	hedul	e J: Your Ex	penses				12/13
more every	space is a question	needed, attach another			are equally responsible for supp ges, write your name and case r		
		Describe Your Household					
1. 13		Go to line 2. Does Debtor 2 live in a s X No.	separate household?	ا . م			
		Tes. Bester 2 mas					
2.	Do you l	have dependents?	X No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	Do not lis Debtor 2	st Debtor 1 and		this information for dent	Design 1 of Design 2		X No
	Do not s	tate the dependents'	·				Yes
	names.						X No
							Yes
							X No
							Yes X No
							Yes
							X No
							Yes
3.	-	expenses include	X No				
	•	es of people other than and your dependents?	Yes				
Par	t 2:	Estimate Your Ongoing M	onthly Expenses				
Estir				ess you are using this for	m as a supplement in a Chapter	13 case to report	
-	enses as o		uptcy is filed. If this is a	supplemental Schedule J	, check the box at the top of the	form and fill in	
	• •		ash government assista	nce if you know the value			
of su	ıch assist	ance and have included	I it on Schedule I: Your	Income (Official Form B 6I	.)		Your expenses
4.			expenses for your reside	ence. Include first mortgag	e payments and		¢940.00
	-	for the ground or lot. cluded in line 4:				4.	\$840.00
		eal estate taxes				4a.	\$0.00
		operty, homeowner's, or	renter's insurance			4b.	\$0.00
		ome maintenance, repair				4c.	\$0.00
	4d. Ho	omeowner's association of	or condominium dues			4d.	\$0.00

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Document Latasha Shontae Debtor 1 Case Number (if known) _

btor 1		. /		
	First Name Middle Name Last Name		Your expens	9S
			Tour expense	
	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.0
	Utilities: 6a. Electricity, heat, natural gas	6a.		\$0.0
	6b. Water, sewer, garbage collection	6b.		\$0.0
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$45.0
	6d. Other. Specify:	6d.	\$	0.0
	Food and housekeeping supplies	7.		\$200.0
	Childcare and children's education costs	8.		\$0.0
	Clothing, laundry, and dry cleaning	9.		\$0.0
	Personal care products and services	10.		\$0.0
	Medical and dental expenses	11.		\$0.0
	Transportation. Include gas, maintenance, bus or train fare.	12.		\$108.3
۷.	Do not include car payments.			
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.0
١.	Charitable contributions and religious donations	14.		\$0.0
	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.0
	15b. Health insurance	15b.		\$0.0
	15c. Vehicle insurance	15c.		\$0.0
	15d. Other insurance. Specify:	15d.		\$0.0
3.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.0
7 .	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.0
	17b. Car payments for Vehicle 2	17b.		\$0.0
	17c. Other. Specify:	17c.		\$0.0
	17d. Other. Specify:	17d.		\$0.0
3.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.		\$0.0
9.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.0
١.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.	\$	0.0
	20b. Real estate taxes	20b.	\$	0.0
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.0
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.0
	20e. Homeowner's association or condominium dues	20e.	\$	0.0

Official Form 6J Record # 631431 Schedule J: Your Expenses Case 15-09787 Doc 1 Filed 03/19/15 Entered 03/19/15 11:53:23 Desc Main Document Page 28 of 54

Latasha Shontae Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: _ \$1,193.33 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$996.15 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$1,193.33 23b. Copy your monthly expenses from line 22 above. 23b.--\$197.18 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Explain Here:

Official Form 6J Record # 631431 Schedule J: Your Expenses

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Latasha Shontae Natasha / Debtor

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 03/19/2015 /s/ Latasha Shontae Natasha

Latasha Shontae Natasha

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Latasha Shontae Natasha / Debtor	Bankruptcy Docket #:
	.ludge:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

SOURCE

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

AMOUNT

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7 UVICOTOT	COUNCE	
2015: \$5,650	employment	
2014: \$34,427		
2013: \$34,000		
Spouse		
	SOURCE	



02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE	CE

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Latasha Shontae Natasha / Debtor Bankruptcy Docket #: Judge: STATEMENT OF FINANCIAL AFFAIRS Spouse **AMOUNT** SOURCE 03. PAYMENTS TO CREDITORS: Complete a. or b. as appropriate, and c. a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address Dates of Amount Amount of Creditor **Payments** Paid Still Owing **Honor Finance 1731 Central** Monthly \$392 7,904 St Evanston IL 60201 b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address Dates of Amount Paid or Value of Amount of Creditor Payment/Transfers **Transfers** Still Owing



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Dates Amount Paid or Value of Amount Relationship to Debtor Still Owing of Payments Transfers

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Latasha	Shontae	Natasha	/ Debtor

Bankru	intev	Docke	t #·
Danki	ablev	DUCKE	ιπ.

Judge:

STATEMENT OF FINANCIAL AFFAIRS

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF STATUS NATURE COURT **SUIT AND** OF OF AGENCY OF CASE NUMBER DISPOSITION **PROCEEDING** AND LOCATION Bk America Na VS Latasha Collection Pending Robinson

CASE NUMBER#10CH19903
Equable Ascent Financial Llc

Collection , Pending

VS Latasha Robinson
CASE NUMBER#11M1103771



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person
for Whose Benefit Property
was Seized

Description
of
and Value
of Property



05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor Date of Repossession, Foreclosure Description and or Seller Sale, Transfer or Return Value of Property



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andDateTerms ofAddress ofofAssignment orAssigneeAssignmentSettlement



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and	Name & Location	Date	Description
Address	of Court Case	of	and Value of
of Custodian	Title & Number	Order	Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Latasha Shontae Natasha / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE	
Y	
^	

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person	Relationship	Date	Description
or	to Debtor,	of	and Value
Organization	If Any	Gift	of Gift



08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

orrroperty	r art by modranoc, Give r articulars	L033
of Property	Part by Insurance, Give Particulars	Loss
Value	if Loss Was Covered in Whole or in	of
Description and	Description of Circumstances and,	Date

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

55 E Monroe St Suite #3400		\$565.00
Geraci Law, LLC		Payment/Value:
of Payee	Other Than Debtor	Value of Property
Address	Name of Payer if	Description and
Name and	Date of Payment,	Amount of Money or

Chicago, IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

 Name and Address
 Date of Payment, Name of Payer if of Payee
 Amount of Money or description and Other Than Debtor

 Hananwill Credit Counseling,
 2014
 \$20.00

115 N. Cross St., Robinson, IL 62454



10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of		Describe Property Transferred
Transferee, Relationship		and
to Debtor	Date	Value Received

Record #: 631431 B7 (Official Form 7) (12/12) Page 4 of 10

Case 15-09787 Doc 1 Filed 03/19/15 Entered 03/19/15 11:53:23 Desc Main Document Page 34 of 54 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

na Shontae Natasha / Debtor		·	cy Docket #:	
		Judge:		
STATEMENT OF FINANCIAL AFFAIRS				
10b. List all property transferred by th trust or similar device of which the del	e debtor within ten (10) years immediately preceptor is a beneficiary.	eding the commencement of this c	ase to a self-settled	
Name of Trust or	Date(s) of	Amount and Date of Sale or		
other Device	Transfer(s)	Closing		
11. CLOSED FINANCIAL ACCOUNTS	S:			
transferred within one (1) year immed certificates of deposit, or other instrun associations, brokerage houses and o	ents held in the name of the debtor or for the be iately preceding the commencement of this case nents; shares and share accounts held in banks other financial institutions. (Married debtors filing struments held by or for either or both spouses of filed.)	e. Include checking, savings, or ot , credit unions, pension funds, coc under chapter 12 or chapter 13 m	ner financial accounts, peratives, nust include	
Name and Address of Institution	Type of Account, Last Four Digits of Account Number, and Amount of Final Balance	Amount and Date of Sale or Closing		
12. SAFE DEPOSIT BOXES:				
immediately preceding the commence	depository in which the debtor has or had secur ement of this case. (Married debtors filing under whether or not a joint petition is filed, unless the	chapter 12 or chapter 13 must inc	lude boxes or	
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer of Surrender, if Any	
13. SETOFFS:				
this case. (Married debtors filing unde	ncluding a bank, against a debt or deposit of the or chapter 12 or chapter 13 must include informa es are separated and a joint petition is not filed.)	tion concerning either or both spo		
Name and Address of Creditor	Date of Setoff	Amount of Setoff		

Name and Address Description and Location of Owner Value of Property of Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Latasha Shontae Natasha / Debtor

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

	Name	Dates of
Address	Used	Occupancy
741 N Pine Ave	Same	FROM 04/2013 To 04/2013
Chicago IL 60644-1112		
5527 W Adams St	Same	FROM 08/2011 To 04/2013
Chicago IL 60644-4003		
1216 S 59Th Ave	Same	FROM 08/2013 To 12/2014
Cicero IL 60804-1125		



16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name	Name and Address	Date	Environmental
and Address	of Governmental Unit	of Notice	Law

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Document Page 36 of 54 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

STA	TEMENT OF FINAN	Judge: CIAL AFFAIRS				
	TEMENT OF FINAN	CIAL AFFAIRS				
7b. List the name and address of every site for		STATEMENT OF FINANCIAL AFFAIRS				
7b. List the name and address of every site for						
dicate the governmental unit to which the notic	· · · · · · · · · · · · · · · · · · ·	_	Hazardous Material.			
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law			
and Address	or governmental offic	Of Notice	Law			
7c. List all judicial or administrative proceeding	gs, including settlements or orders, u	under any Environmental Law with re	spect to which the			
ebtor is or was a party. Indicate the name and umber.	-	-	·			
Name and Address of	Docket	Status of				
Governmental Unit	Number	Disposition				
nding dates of all businesses in which the debt artnership, sole proprietor, or was self-employe nmediately preceding the commencement of th vithin six (6) years immediately preceding the co	ed in a trade, profession, or other achis case, or in which the debtor own	ctivity either full- or part-time within six	(6) years			
the debtor is a partnership, list the names, add ates of all businesses in which the debtor was nmediately preceding the commencement of th	a partner or owned 5 percent or mo					
the debtor is a corporation, list the names, add						
	nis case.					
	his case.	Nature	Beginning			
nmediately preceding the commencement of the Name & Last Four Digits of Soc. Sec. No./Complete EIN or		of	and			
nmediately preceding the commencement of the Name & Last Four Digits of	his case.					
nmediately preceding the commencement of the Name & Last Four Digits of Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	of Business	and			
Soc. Sec. No./Complete EIN or	Address	of Business	and			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Latasha Shontae Natasha / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE
Х

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANC	AL STATEMENTS:		
List all bookkeepers and accountants w keeping of books of account and record	. , ,	eding the filing of this bankruptcy case kept or supe	ervised the
Name and Address	Dates Services Rendered		
19b. List all firms or individuals who wit account and records, or prepared a final	. , ,	he filing of this bankruptcy case have audited the I	books of
Name	Address	Dates Services Rendered	
	ne time of the commencement of this cas nt and records are not available, explain.	e were in possession of the books of account and	records of
Name	Address		
	rs and other parties, including mercantile s immediately preceding the commencem	and trade agencies, to whom a financial statemen	ıt was
Name and Address	Date Issued		





20. INVENTORIES

List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date Inventory Dollar Amount of Inventory of (specify cost, market of other Inventory Supervisor basis)

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UNITED STATES BANKRUPTCY COURT Case 15-09787

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	tor	Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINAN	CIAL AFFAIRS
List the name and address of the	e person having possession of the records of ea	ch of the inventories reported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records	
I. CURRENT PARTNERS, OFFI	CERS, DIRECTORS AND SHAREHOLDERS:	
If the debtor is a partnership, list	t nature and percentage of interest of each mem	ber of the partnership.
Name	Nature	Percentage of
and Address	of Interest	Interest
· · · · · · · · · · · · · · · · · · ·		d each stockholder who directly or indirectly owns, control
holds 5% or more of the voting of	or equity securities of the corporation.	
Name		Nature and Percentage of
and Address	Title	Stock Ownership
2. FORMER PARTNERS, OFFIC	CERS, DIRECTORS AND SHAREHOLDERS:	
	CERS, DIRECTORS AND SHAREHOLDERS: ne nature and percentage of partnership interest	of each member of the partnership.
the debtor is a partnership, list th	ne nature and percentage of partnership interest	Date of
		·
the debtor is a partnership, list th Name	ne nature and percentage of partnership interest Address	Date of Withdrawal
the debtor is a partnership, list the Name 2b. If the debtor is a corporation,	e nature and percentage of partnership interest . Address list all officers, or directors whose relationship w	Date of
the debtor is a partnership, list the Name 2b. If the debtor is a corporation, mediately preceding the comme	Address list all officers, or directors whose relationship with the case.	Date of Withdrawal ith the corporation terminated within one (1) year Date of
the debtor is a partnership, list the Name 2b. If the debtor is a corporation, mediately preceding the comme	e nature and percentage of partnership interest . Address list all officers, or directors whose relationship w	Date of Withdrawal ith the corporation terminated within one (1) year
the debtor is a partnership, list the Name 2b. If the debtor is a corporation, neediately preceding the comme Name and Address	Address list all officers, or directors whose relationship with the case. Title	Date of Withdrawal ith the corporation terminated within one (1) year Date of Termination
the debtor is a partnership, list the Name 2b. If the debtor is a corporation, amediately preceding the comme Name and Address	Address list all officers, or directors whose relationship with the case.	Date of Withdrawal ith the corporation terminated within one (1) year Date of Termination
Name Name 2b. If the debtor is a corporation, imediately preceding the comme Name and Address 3. WITHDRAWALS FROM A PAR the debtor is a partnership or corrm, bonuses, loans, stock redem	Address Ilist all officers, or directors whose relationship was needed to this case. Title	Date of Withdrawal ith the corporation terminated within one (1) year Date of Termination ITION: ited or given to an insider, including compensation in any
the debtor is a partnership, list the Name 2b. If the debtor is a corporation, neediately preceding the comme Name and Address 3. WITHDRAWALS FROM A PAR the debtor is a partnership or cor	Address Address Ilist all officers, or directors whose relationship was needed to this case. Title RTNERSHIP OR DISTRIBUTION BY A COPORATOR poration, list all withdrawals or distributions creeded.	Date of Withdrawal ith the corporation terminated within one (1) year Date of Termination ITION: ited or given to an insider, including compensation in any

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Latasha Shontae Natasha / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

~	
X	

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation Taxpayer Identification Number (EIN)



25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 03/19/2015 /s/ Latasha Shontae Natasha

Latasha Shontae Natasha

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Latasha Shontae Natasha / Debtor Bankruptcy Docket #:

Judge:

DEBTOR'S STATEMENT OF INTENTION

Property No. 1		
Creditor's Name:	Describe Property Securing Debt:	
Honor Finance	2008 Chevy Uplander	
Attn: Bankruptcy Dept.		
1731 Central St		
Evanston IL 60201		
Property will be (check one):		
■Surrendered	□Retained	
If retaining the property, I intend to (a	check at least one):	
☐Redeem the property		
☐Reaffirm the debt		
□Other. Explain	(for example, avoid li	en using 110 U.S.C. § 522(f)).
Property is (check one):		
□Claimed as exempt	■Not claimed as exempt	
	ubject to unexpired leases. (All three columns o	of Part B must be
• • •		
• • •	I lease. Attach additional pages if necessary.)	
completed for each unexpired	l lease. Attach additional pages if necessary.)	
completed for each unexpired	I lease. Attach additional pages if necessary.) Describe Property Securing Debt:	Lease will be
completed for each unexpired Property No. Lessor's Name:		Lease will be assumed pursuant to
• • •		F

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 03/19/2015 /s/ Latasha Shontae Natasha

Latasha Shontae Natasha

X Date & Sign

Record # 631431 B6F (Official Form 6F) (12/07) Page 1 of 1

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Document Page 41 of 54 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Latasha Shontae Natasha / Debtor

Bankruptcy D	ocket #:
--------------	----------

Judge:

DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FOR DEBTOR - 201	6B
hat compensation paid to me within one ye	ed. Bankr. P. 2016(b), I certify that I am the attorney for the above name before the filing of the petition in bankruptcy, or agreed to be paid to or(s) in contemplation of or in connection with the bankruptcy case is as follows:	
The compensation paid or promised by the For legal services, Debtor(s) agrees to pay a	Debtor(s), to the undersigned, is as follows: and I have agreed to accept	\$1,895.00
Prior to the filing of this Statement, Debtor(s)	has paid and I have received	\$565.00
The Filing Fee has been paid.	Balance Due	\$1,330.00
2. The source of the compensation paid to me	e was:	
Debtor(s) Other: (specify)		
3. The source of compensation to be paid to n	ne on the unpaid balance, if any, remaining is:	
Debtor(s) Other: (specify	y)	
The undersigned has received no tranvalue stated: None.	nsfer, assignment or pledge of property from the debtor(s) except the	following for the
	to share with any other entity, other than with members of the undersigned's law vithout the client's consent, except as follows: None.	
5. The Service rendered or to be rendered in	clude the following:	
a) Analysis of the financial situation, and render	ering advice and assistance to the client in determining whether to file a petition	
under Title 11, U.S.C. b) Preparation and filing of the petition, scheduler.	ules, statement of affairs and other documents required by the court.	
c) Representation of the client at the first schoold) Advice as required.	· · · · ·	
	e-disclosed fee does not include the following service: ing or court dates, amendments to schedules, adversary complaints o	r conversions to
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or a for payment to me for representation of the debtor(s) in this bankruptcy	- 1
	Respectfully Submitted,	
Date: 03/19/2015	/s/ Nicholas Jacob Tepeli	
	Nicholas Jacob Tepeli	
	GERACI LAW L.L.C. 55 F. Monroe Street #3400	

Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 631431 Page 1 of 1 B6F (Official Form 6F) (12/07)

LLC. 5,11,6,663,03,11,9,11,6,61:15,633 Garacillo Com Main Case 15-09787 Doc 1 Filed 03/13/10 National Headquarters: 55 E. Monroe Street: #3400 Document

Date: 12/11/2014

Consultation Attorney: TEP

Record #: 631-431



Chapter 7 Retainer Agreement

Charter 7 hankruntey under the following
The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:
Attorney fees for the Chapter 7 bankruptcy are \$ This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation in my Chapter 7, including the preparation of my bankruptcy petition, schedules and other documents, reaffirmations and other correspondence with my creditors, correspondence and negotiations with my Chapter 7 Trustee (if required), motions and at the 341 meeting of creditors, but does NOT include missed 341 meetings, amendments to schedules, motions to dismiss filed by the U.S. Trustee and other evidentiary hearings, other contested matters, or adversary proceedings. For work done on these matters, we bill between \$275/hr and \$350/hr for attorney time, based on the attorney doing the work, and \$85hr paralegal time. More than one attorney and paralegal will work on my case.
Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.
I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.
I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.
If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.
Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues,or debts listed in your red or green folder or found non-dischargeable by a Judge.
Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.
I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.
I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will/be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.
Dated: 14/1/4
X Latasha Robinson(Debtor) X (Joint Debtor)
Attorney for the Debtor(s), Representing Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

atasha Shontae Natasha	Debtor	Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/19/2015 /s/ Latasha Shontae Natasha

Latasha Shontae Natasha

X Date & Sign

Record # 631431 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 44 of 54 In re Latasha Shontae Natasha / Debtor

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Latasha Shontae Natasha / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 03/19/2015	/s/ Latasha Shontae Natasha	
	Latasha Shontae Natasha	
Dated: 03/19/2015	/s/ Nicholas Jacob Tepeli	
	Attorney: Nicholas Jacob Tepeli	—

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B1 (Official Form 1) (12/11)

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

(Check only one box.)

Latasha Shontae Robinson

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this

in a foreign proceeding, and that I am authorized to file this petition

I request relief in accordance with chapter 15 of title 11, United States

Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting

petition is true and correct, that I am the foreign representative of a debtor

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

recognition of the foreign main proceeding is attached.

Latosha Shortae Robinson

Latasha Shontae Robinson

Dated: 03/19/2014

<< Sign & Date on Those Lines

Signature of Attorney

Signature of Attorney for Debtor(s)

Nicholas Jacob Tepeli

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603

Phone: 312-332-1800 Dated:

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Latasha Shontae Robinson / Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Ш	Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l cert	ify under penalty of perjury that the information provided above is true and correct.
Date	d: 03/19 120145 Rotainer Shorter Robinson X Date & Sign
	Latasha Shontae Robinson

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Latasha Shontae Robinson / Debtor

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record # 631431

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

ha Shontae Robinson / Debtor		Bankruptcy Docket #:		
		Judge:		
	STATEMENT OF FINA	NCIAL AFFAIRS		
· · · · · · · · · · · · · · · · · · ·	•	with the corporation terminated within one	(1) year	
mmediately preceding the commencer	nent of this case.			
Name and Address	Title	Date of Termination		
and Address	lige	remination		
23. WITHDRAWALS FROM A PARTNE	ERSHIP OR DISTRIBUTION BY A COPOR	RATION:		
		edited or given to an insider, including com isite during one year immediately precedin	•	
commencement of this case.				
Name and Address of	Date and	Amount of Money or		
Recipient, Relationship to Debtor	Purpose of Withdrawal	Description and value of Property		
		mber of the parent corporation of any cons		
ax purposes of which the debtor has b Name of		ears immediately preceding the commence	ment of the case.	
Parent Corporation	Taxpayer Identification Number (EIN)			
***************************************	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	*		
		w		
25. PENSION FUNDS:		······································		
		number of any pension fund to which the d		
f the debtor is not an individual, list the employer, has been responsible for cor Name of	ntributing at any time within six (6) years in TaxPayer			
f the debtor is not an individual, list the employer, has been responsible for cor	ntributing at any time within six (6) years in			
f the debtor is not an individual, list the employer, has been responsible for cor Name of	ntributing at any time within six (6) years in TaxPayer			
f the debtor is not an individual, list the employer, has been responsible for cor Name of	ntributing at any time within six (6) years in TaxPayer			

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 03/19/20145

| Latasha Shontae Robinson | X Date & Sign | Latasha Shontae Robinson | Latasha Sh

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18

U.S.C. Sections 152 and 3571
Record #: 631431

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	DEBTOR'S STATEMENT OF INTENTIO	N
	operty of the estate. (Part A must be fully comp	
	of the estate. Attach additional pages if necess	sary.)
<u>Property No.</u> reditor's Name:	Describe Describe Country Bobb	
one	Describe Property Securing Debt:	
•	,	
operty will be (check one):		
☐Surrendered	□Retained	
retaining the property, I intend to (ch	eck at least one):	
☐Redeem the property		
☐Reaffirm the debt		
□Other. Explain	(for example, avoid lie	en using 110 U.S.C. § 522(f)).
·		g -1-(//)
operty is (check one):		
□Claimed as exempt	□Not claimed as exempt	
ART R - Personal property sui	bject to unexpired leases. (All three columns o	f Dort D must be
anti bi-reisonal property sul	bject to unexpired leases. (All three columns of lease. Attach additional pages if necessary.)	or Part B must be
mpleted for each unexpired l		
	Pages II Necessary.)	
mpleted for each unexpired l roperty No. ssor's Name:	Describe Property Securing Debt:	_ease will be
roperty No.		assumed pursuant to
operty No. ssor's Name:		

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DISCLAIMER Debtors Have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are 3. not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: <u>03/19</u> /201			X Date & Sign
	Latash	a Shontae Robinson	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Latasha Shontae Robinson / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: <u>03/19</u>/20145

Latasha Shontae Robinson

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debio	Lataoria	Shortae	Robinson	Case Number (if known)	
**************************************	First Name	Middle Name	Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
Do	employment compensation not enter the amount if y	(OU contend that the amount a	eceived was a benefit	\$0.00	\$0.00
Fo	or you	ct. Instead, list it here:			
DE	nent under the Social Se	-		\$0.00	\$0.00
as	a victim of a war crime, a	a crime against humanity, or ii	Curify Act or navmente received	·	
10:	a			\$0.00	\$ 0.00
101	o,			\$ 0.00	\$0.00
100	c. Total amounts from sep	parate pages, if any.		\$0.00	\$0.00
11. Ca col	culate your total curren	t monthly income. Add lines for Column A to the total for C	2 through 10 for each olumn B.	\$1,633.62 +	\$0.00 = \$1,633.62
Part 12. Ca 12a	culate your current mor Copy your total currer			Copy line 11 here	12a. \$1,633.62
405		mber of months in a year).			x 12
		ual income for this part of the			^{12b.} \$19,603.44
13. Cal	culate the median family	y income that applies to you.	Follow these steps:		
,	in the state in which you		IL		
Fill	in the number of people i	n your household.	1		
101	ing a list of applicable me	me for your state and size of ledian income amounts, go onles list may also be available at	nousehold. ine using the link specified in the se the bankruptcy clerk's office	parate	13. \$47,469.00
14. Hov	v do the lines compare?				
14a.	X ine 12b is less than Go to Part 3.	or equal to line 13. On the to	o of page 1, check box 1, There is a	no presumption of abuse.	
14b.	Go to Part 3 and fill o	n line 13. On the top of page out Form 22A-2.	1, check box 2, The presumption of	abuse is determined by Form 22A-2	<u>.</u>
Part 3	Sign Below				1
	By signing here, I decla	are under penalty of perjury th	at the information on this statement	and in any attachments is true and	correct
	Hataha	Showae Rubinow	1		
	Latash	a Shontae Robinson			можно-
	Date:: 03 /	9_/2015			Control of the Contro
	If you checked line 14a	, do NOT fill out or file Form 2	2A-2.		***************************************
		, fill out Form 22A-2 and file it			

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Form B 201A, Notice to Consumer Debtor(s)

In re Latasha Shontae Robinson / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filling fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 03/19/20145

Kataha Shafae Robinson

Latasha Shontae Robinson

X Date & Sign

Dated: __/____/2014

Attorney: Nicholas Jacob Tepeli